

In re:
Justin Gensel
Debtor

Case No. 22-11117-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 18, 2023

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2023:

Recip ID	Recipient Name and Address
db	+ Justin Gensel, 40 Fox Hollow Dr., Gilbertsville, PA 19525-7901
14687680	Bk Of Amer, As of 12/6/09 BOA no longer servicing or, Utica, NY 13501
14687682	Ces/goalfin, C/o Acs, Utica, NY 13501
14694498	Regions Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14688698	+ Rocket Mortgage, LLC, C/O Rebecca Solarz, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14691282	+ Upstart Holdings, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14687677	+ Email/PDF: bncnotices@becket-lee.com	Jan 19 2023 00:36:53	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14687678	Email/Text: bankruptcy@bhg-inc.com	Jan 19 2023 00:29:00	Bankers Healthcare Group LLC, 122 E 42nd Street, Suite 700, New York, NY 10168
14689093	Email/Text: bankruptcy@bhg-inc.com	Jan 19 2023 00:29:00	Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204
14687679	Email/Text: bankruptcy@bbandt.com	Jan 19 2023 00:29:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
14687681	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 19 2023 00:36:51	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14687684	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 19 2023 00:36:52	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14687685	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 19 2023 00:29:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14687683	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 19 2023 00:36:48	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14693059	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 19 2023 00:29:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14697730	Email/PDF: resurgentbknofications@resurgent.com	Jan 19 2023 00:36:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14690078	Email/Text: EBN@Mohela.com	Jan 19 2023 00:29:00	Mohela/SoFi, 633 Spirit Drive, Chesterfield MO 63005
14687686	Email/Text: EBN@Mohela.com	Jan 19 2023 00:29:00	Mohela/laurel Road Ban, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
14687687	+ Email/Text: bnc@nordstrom.com	Jan 19 2023 00:29:53	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14701462	Email/Text: bnc-quantum@quantum3group.com		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jan 18, 2023

Form ID: 155

Total Noticed: 31

		Jan 19 2023 00:29:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14687688	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 19 2023 00:29:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14693724	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 19 2023 00:29:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
14687689	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jan 19 2023 00:36:48	Sofi Lending Corp, 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151
14687691	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2023 00:36:52	Syncb/Nautilus, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14687692	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2023 00:36:48	Syncb/Wolf Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14687693	+ Email/PDF: gecsed@recoverycorp.com	Jan 19 2023 00:36:56	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14687695	+ Email/Text: documentfiling@lciinc.com	Jan 19 2023 00:29:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14692773	+ Email/Text: bankruptcy@bbandt.com	Jan 19 2023 00:29:00	Truist Bank, P.O. Box 85092, Richmond, VA 23286-0001
14687698	+ Email/Text: LCI@upstart.com	Jan 19 2023 00:29:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
14704806	^ MEBN	Jan 19 2023 00:23:08	Upstart Network, Inc., PO BOX 1931, Burlingame, CA 94011-1931
14687699	^ MEBN	Jan 19 2023 00:23:02	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14687690	*+	Sofi Lending Corp, 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151
14687694	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14687696	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14687697	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2023

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jan 18, 2023

Form ID: 155

Total Noticed: 31

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Justin Gensel brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Justin Gensel

Debtor(s)

Chapter: 13

Bankruptcy No: 22-11117-amc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this January 17, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan
Judge ,
United States Bankruptcy Court